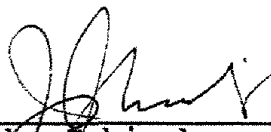


I hereby certify that at a meeting of the Board of Directors of TITLE GUARANTY OF HAWAII, INC., a Hawaii corporation, held on January 31, 2000, the following resolution was adopted:

"RESOLVED, that any one of: the President, Michael A. Pietsch; Executive Vice Presidents, David T. Pietsch, Jr. or James W. Pietsch; or Secretary, John Jubinsky, be, and each of them hereby is, fully authorized and empowered to execute any and all documents necessary to enter into a contract with the State of Hawaii, Department of Accounting and General Services, Information and Communication Services Division, in connection with the State's implementation of a replacement Land Court and regular automated tracking system (RFP No. ICS-FY-99-052, Part 2)."

DATED: Honolulu, Hawaii; January 31, 2000.



John Jubinsky
Secretary